



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if known</b>	
				Application Number	10/043,991
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
Sheet	1	of	2	Attorney Docket Number	157450-0009

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
6-0	1.	6,161,096		Bell	12-12-2000	
	2.	6,064,969		Haskins	05-16-2000	
	3.	6,018,714		Risen, Jr. et al.	01-25-2000	
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	7.	5,907,828		Meyer et al.	05-25-1999	
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	14.	5,429,506		Brophy et al.	07-04-1995	
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**GROUP 3600****OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
0-0	21.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
0-0	22.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 ( <a href="http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html">http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html</a> ).
0-0	23.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: \_\_\_\_\_ Date Considered: \_\_\_\_\_

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
O. O	24.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
O. O	25.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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